Annual Report

1984-1985

86-0901

Honourable Lincoln Alexander
Lieutenant Governor of Ontario

The Ministry of Consumer and Commercial Relations is pleased to submit its annual report of operations for the fiscal year 1984/85.

Monte Kwinter,
Minister
September, 1985

Message from the Minister

Monte Kwinter
Minister

More than 1.5 million phone calls from the general public were handled by MCCR staff last year, making this ministry one of the busiest in the Ontario government when it comes to contact with people on a personal basis.

People call us for many reasons: to find out how to register a birth or how to establish a new business, for help and advice about a purchase or a problem with unsatisfactory goods or services, to inquire about their company pension plan, to learn about laws and regulations affecting financial institutions or to ask about fuel safety, to name only a few.

We are clearly in the business of informing and helping people. Since an informed consumer is a prudent consumer, our consumer education programs begin at the preschool level.

In the past 12 months, the ministry has distributed over 400,000 consumer information brochures covering a wide variety of topics of special interest to the Ontario public.

It is my view that the Ontario consumer has a right to expect a fair deal in the marketplace; the government has an obligation to provide as much protection as possible against fraudulent or unconscionable business practices.

The ministry plays a vital and responsive role in the lives of Ontario consumers. I believe this report of the 1984/85 fiscal year activities illustrates a high level of consumer assistance and service. I am committed to improving and expanding these achievements in the year ahead.

Message from the Deputy Minister

D.A. Crosbie
Deputy Minister

Looking back on the past year, it is difficult to isolate one event as the highlight of a busy and eventful year. Several come to mind quickly.

One was the work of the Financial Institutions Division in drafting proposed legislation for a new Loan and Trust Corporations Act. The draft legislation followed extensive discussions with the industry, provincial and territorial counterparts and the federal government.

Another is a restructuring of that division to place the ministry in a better position to enforce an updated and more stringent act.

Also in the financial area, considerable public discussion was generated by release of an interim report of the Ontario Task Force on Financial Institutions and by an Ontario Securities Commission (OSC) report on the securities industry.

The task force was set up to review the changing nature of the financial system and the role and structure of Canadian financial institutions. The interim report posed a number of critical questions and invited comment.

Following a three-week public hearing, the OSC issued a report recommending easing restrictions on foreign ownership of securities companies and ownership by non-securities companies. Further consultation with the industry was planned.

Another noteworthy development was the introduction of simplified and standardized forms in the land registry system.

Designed to streamline document preparation and registration, the forms are part of the POLARIS system now under development.

More than 12,000 persons attended 100 meetings at 62 locations to explain the new forms to users and staff.

When fully implemented, POLARIS will use computerized mapping and index systems and eliminate the need for a search of paper files, which can take users — primarily the legal profession — hours and sometimes even days.

One feature of program development in the ministry that is becoming a hallmark of our procedures is the close involvement of client groups. This is particularly evident in the ministry's initiative to establish an insurance compensation fund to protect policy holders of failed casualty insurance companies. With the close co-operation of the insurance industry and our colleagues in other Canadian jurisdictions, substantial progress was made this year towards establishing such consumer protection. Next year should see the plan in operation.

These are but a few of the changes and new developments during the past year at MCCR. I am confident the new challenges that lie ahead will be met by staff with the same commitment, professionalism and client-group involvement.

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Business Practices

Consumer protection is the primary role of this division. Questionable business practices are investigated and consumer concerns are monitored as they develop to recommend new legislation when necessary.

The division administers 14 acts, including the Business Practices Act which prohibits companies from making representations that are false, unconscionable, deceptive or misleading. It is divided into three main areas: Consumer Advisory Services, Investigation and Enforcement, Commercial Registration.

Individuals and companies are registered by Business Practices under the Real Estate and Business Brokers Act, Motor Vehicle Dealers Act, Travel Industry Act, Bailiffs Act, Collection Agencies Act, Consumer Reporting Act and Mortgage Brokers Act, with the power to refuse, revoke or suspend registration.

The division also monitors the corporation administering the Ontario New Home Warranties Plan Act and is responsible for the Athletics Control Act and Lotteries Branch of the Public Entertainment Standards program.

Mediating disputes and resolving problems with a minimum of fuss is the goal of Consumer Advisory Services staff. They were successful in a number of such cases during the year.

One involved a real estate salesman who gave a verbal guarantee on the sale of a house but when he failed to make the sale, reneged on his commitment. As a result, the sale of a string of five homes was held up.

When the unhappy homeowners sought help, Consumer Advisory Services approached the salesman's broker and convinced him to purchase the property, which then allowed the other sales to go ahead.

Less dramatically, the eight Consumer Advisory Services bureaus across the province gave help and advice to thousands of consumers. More than 12,000 complaints were handled, winning financial redress for consumers of more than $1-million and savings in obligations of more than $1.25-million.

Complaints covered a wide range but the most common were about home renovations, from minor repairs to major additions, and concerned poor workmanship, contract problems and completion dates.

Another responsibility of the bureaus is monitoring retail advertising to bring misleading advertisements to the attention of store managers.

One case involved a retailer advertising a scratch-and-dent sale on built-in vacuum systems. A 30 per cent discount was offered on component parts, but the prices were considerably higher than those for a new complete system.

Following discussions with bureau staff, the store manager agreed the advertising was not accurate and ordered discounts up to 50 per cent.

Bulk food purchase agreements were also a cause of concern, with many consumers complaining of confusion about the cuts and quantities of the meat they would receive.

Discussions were held with the freezer plan industry, leading to development of guidelines for disclosure of meat contents, to be incorporated in individual order forms.

■ Auto Fraud

Auto fraud continued to be a major problem battled by the Investigation and Enforcement Branch, which scored several notable successes during the year.

One concerned expensive and unnecessary repairs, resulting in prosecutions and cease-and-desist orders against two large repair chains. One had misled a consumer into believing it would cost nearly $1,000 to repair the brakes on his car. The company was fined $20,000.

Another investigation resulted in the conviction of a man who undertook to sell cars on consignment and then shortchanged or failed to pay the owners. He was sentenced to four months in jail and ordered to pay restitution.

Meanwhile, the fight against odometer rollbacks continued and while there were fewer incidents, another equally fraudulent and deceptive practice was taking its place.

When some newer cars with metric odometers pass the 100,000 kilometers mark, the odometer reverts to zero. When the odometer reads 30,000 kilometers the distance travelled is actually 130,000 kilometers.

These cars, often leased, can be given a professional clean-up and offered for sale as low-mileage, one-owner vehicles.

The Investigation and Enforcement Branch also conducted a year-long investigation in co-operation with police into vacation land sales. Fraud charges against five corporations and six individuals led to jail terms and fines up to $27,000.

The branch also played a major role in closing down an American-based mail scam operating out of Toronto. The company distributed a so-called survey to 50,000 homes in seven Ontario cities promising gifts worth $260 to $2,000. Homeowners were asked to return the completed survey, with a cheque for $16 to cover what was said to be postage and mailing costs, to receive the gifts.

And consumer fraud on the installation of chimney

liners appeared as one of the newer scams, some contractors taking deposits and failing to do the work or charging for the full job but installing only the top section of liner. Two contractors were prosecuted.

In total the branch conducted more than 650 investigations and launched 377 prosecutions with an estimated conviction rate of 80 per cent. Recovery of $325,000 was achieved on behalf of consumers through court-ordered or voluntary restitution.

■ Improved Processing

Substantial improvements were achieved in processing times for applications and renewals in the division's Central Registration, which keeps track of registered individuals and companies. Acts regulating real estate and business brokers, motor vehicle dealers, bailiffs, collection agencies, consumer reporting agencies, mortgage brokers and travel agencies require such registration.

■ Registrars' Action

The office of the registrar of the Real Estate and Business Brokers Act held nearly 700 informal meetings, including disciplinary proceedings and advisory consultations. More than 29,000 telephone enquiries were received.

A substantial increase in the activity of the Real Estate and Business Brokers Act resulted in 21 proposals to either refuse, suspend or revoke registration. Action on the part of the registrar and staff also resulted in prosecutions against some registrants, both under the Criminal Code and the Real Estate and Business Brokers Act.

In a unique undertaking, the registrar travelled throughout the province addressing various real estate groups, emphasizing the public protection aspect of legislation.

The registrar of the Bailiffs, Collection Agencies, Consumer Reporting Agencies, Paperback and Periodical Distributors, and Mortgage Brokers acts also maintained compliance with requirements. Three bailiff registrations, two collection agency registrations and 10 mortgage broker registrations were refused, suspended or revoked. In addition, three mortgage broker registrations were surrendered or applications withdrawn.

Further, three persons were charged and convicted of carrying on business as unregistered mortgage brokers. More than 200 charges were laid in connection with two others.

The registrar again personally alerted newspapers and commercial phone directory publishers across the province to the dangers of accepting advertisements from non-registered mortgage brokers.

The registrar of the Motor Vehicle Dealers Act worked towards an automobile industry-financed arbitration program for consumers with complaints about new car warranties and manufacturing defects.

Called the Ontario Motor Vehicle Arbitration Plan (OMVAP), the program provides a universally accessible, speedy and fair arbitration system which can be used by consumers at no cost to them when the usual means of resolving complaints have been exhausted.

Developed with the support of the industry and community organizations, the arbitration plan provides consumer protection covering 99 per cent of all new vehicles sold in Ontario.

■ Travel Industry

Enjoyment of sun, sand and exotic locales was marred for some vacationers last year, requiring the Ontario Travel Industry Compensation Fund to safeguard travel plans again.

The fund reimburses consumers who paid for, but did not receive, travel services offered by Ontario-registered agents and wholesalers.

Financed by the travel industry, it assures travellers they will not find themselves stranded in the event of a bankruptcy or other company failure.

Ontario is one of only three provinces with such a fund.

The fund trustees, working with the Alliance of Canadian Travel Associations (ACTA), have authority to make emergency travel arrangements, including the chartering of aircraft, to bring Canadians home.

No such action was required last year but the fund paid out approximately $2 million in claims, bringing the total since 1975 when the fund was set up, to more than $8 million.

More than $950,000 was recovered from the estate of Chieftain Holidays/Tours and Shamrock Tours, a large Toronto wholesaler that went into receivership a year earlier. A total of $300,000 was recovered from the estates of other companies.

In the travel industry, news of financial problems can go round the world within hours. Fund staff and industry representatives must work quickly to ensure no one is stranded, that those en route can complete their itineraries and those about to leave can do so.

The Chieftain/Shamrock failure put the plans of about 3,700 in jeopardy but no major difficulties were encountered. Claims amounted to more than $1 million.

In early 1985, severe overbooking occurred in the Dominican Republic. It was resolved when the registrar of the Travel Industry Act called a meeting with all eight Ontario companies offering trips to the island and insisted Ontario travellers be fully protected.

In another effort to protect the public, the registrar and ACTA developed advertising guidelines specifying the information that should be given and the form it should take:

- Agent or wholesaler's name, or registered trade name or style.

- Office phone number—residence numbers and numbers of representatives not acceptable.
- Origin and destination of flight.
- Name of carrier or tour operator.
- If the carrier's program has not been approved by the Canadian Transport Commission, the words: *Subject to government approval*. Advertisements are not permitted for flights not submitted to the CTC or other licensing body.
- Air fare quoted must be round-trip if a one-way fare cannot be purchased.
- Prices to be stated in Canadian dollars unless clearly stated otherwise.
- If the advertised price is subject to tax and service charges (other than Canadian transportation tax), charges must be stated clearly and positioned close to the main price shown. A minimum statement such as "plus tax and service charges" is suggested. Advertisers may specify a percentage or dollar amount.
- When the advertised price varies according to the type of accommodation chosen, the price must be clearly explained, such as "Double occupancy," "Each of four" or "Each of two."
- When the advertised price is available on four or fewer departure dates for either a flight or tour, applicable dates must be specified.

For a report on the division's activities under the Athletics Control Act and Lotteries, see Public Entertainment Standards Program.

Acts administered:
Bailiffs Act
Business Practices Act
Collection Agencies Act
Condominium Act
Consumer Protection Act
Consumer Protection Bureau Act
Consumer Reporting Act
Discriminatory Business Practices Act
Mortgage Brokers Act
Motor Vehicle Dealers Act
Paperback and Periodical Distributors Act
Real Estate and Business Brokers Act
Residential Complex Sales Representation Act
Travel Industry Act

Non-regulated areas:
Petroleum Franchising Guidelines
Equal Credit Opportunity Guidelines

Executive Director:
R.A. Simpson

Director of Investigation and Enforcement Branch:
D.L. Mitchell

Registrar of Motor Vehicle Dealers Act:
A.W. Abrams

Registrar of Travel Industry Act:
D.N. Caven

Registrar of Bailiffs, Collection Agencies, Consumer Reporting and Mortgage Brokers Acts:
W.W. Stoddart

Registrar of Real Estate and Business Brokers Act:
A.A. Coleclough

Director of Consumer Advisory Services Branch:
D.I. Radford

Discriminatory Business Practices Act

No complaints were received under the Discriminatory Business Practices Act, legislation administered by the Business Practices Division. It prohibits businesses from entering into agreements resulting in discrimination on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographical location.

The act provides for the issue and enforcement of orders of compliance and assurances of voluntary compliance. It also allows those discriminated against to sue for punitive or exemplary damages. Contravention excludes the supply of goods or services to the government or its agencies for five years.

Disclosure provisions require publication of names of all persons convicted, including the offence and penalty.

There were 15 reports of requests to bid on contracts containing clauses of a discriminatory nature, 13 of which asked for negative statements of origin, two for designated information.

In all cases the reporting companies advised the ministry they had responded either by deleting the clauses or refusing to submit a bid.

Financial Institutions

The division regulates and licenses insurance, trust and loan companies and credit unions, and incorporates co-operatives. The division also oversees the Motor Vehicle Accident Claims Fund and operation of the more than 800 cemeteries in the province.

A major restructuring of the division and considerable effort in the drafting of legislation for an updated Loan and Trust Corporations Act highlighted the year's activities.

The restructuring consisted primarily of a separation of the regulatory and licensing functions into two key functions — Deposit Institutions and Insurance — and a refocusing of staff expertise. It also involved formation of a policy, planning and legal services section.

The office of Deposit Institutions oversees loan and trust companies and more than 900 credit unions and caisses populaires. Co-operatives dealing in farm supply, daycare, marketing and service are incorporated by the same office.

The office of Insurance monitors the financial statements of more than 500 insurance companies and conducts annual examinations of those incorporated in Ontario.

The Insurance Act also requires licensing of more than 20,000 agents, brokers and adjusters, with power to revoke. Not included are general insurance brokers registered by the Registered Insurance Brokers of Ontario.

The restructuring of the division followed publication of a white paper and hearings during 1984 before the legislature's justice committee. These internal changes left the division in a better position to enforce the pending loan and trust legislation and to meet the growing challenge of supervising and regulating financial institutions generally.

Division staff produced policy papers following these hearings, taking into account the comments and suggestions of the committee and those made by industry, professionals and other interested parties. The papers formed the basis for extensive consultations with federal and provincial governments.

Considerable discussion within the industry was also prompted by the release of the interim report of the Ontario Task Force on Financial Institutions.

The task force was appointed by the minister to examine and make recommendations concerning some issues of immediate concern to the government.

Members were J. Stefan Dupré, chairman, A. Rendall Dick, Q.C., and Alexander J. MacIntosh, Q.C.

Their interim report gave an overview of the changing nature of the financial system and discussed the role and structure of Canadian financial institutions.

It also defined a framework for public hearings by formulating a number of critical questions and recommendations on certain issues of immediate concern.

These recommendations included strengthening the conflict of interest provisions of the Loan and Trust Corporations Act. A short-term regulatory approach to nonconforming legislation now governing Quebec-based insurance companies operating in Ontario was suggested, as well. Initiatives designed to strengthen the credit union movement were to be given an extended period in which to work. Finally, an immediate meeting of federal and provincial ministers was recommended to discuss harmonizing their respective financial regulations.

Deposit Institutions

As noted earlier, a major effort during the year was the development by Financial Institutions staff of policy papers arising from publication and hearings on "A Proposal for Revision of Loan and Trust Corporation Legislation and Administration in Ontario," and subsequent preparation of draft legislation.

The financial health of loan and trust companies incorporated in Ontario was generally satisfactory; little change occurred in the number of companies incorporated.

Concerns developed in a few instances; close monitoring of some registrants' administration became necessary. Formal rehabilitation or wind-up schemes were instituted in these cases.

As part of the increased regulatory and supervisory role, a computerized data base was initiated from the monthly reports required of registered companies to produce a combined financial and statistical overview.

Visits and other contacts have also been stepped up to accelerate intelligence-gathering as an aid to early identification of potential problems.

Disposition of the assets of the three trust companies, taken over by the registrar on January 7, 1983, continued. Day-to-day operations were handled by other trust companies acting as agents of the registrar of loan and trust corporations. Close co-operation in this regard with the Canada Deposit Insurance Corporation continues.

Credit Unions

The economic health of the credit union industry continues to be a concern, particularly the losses sustained by a number of credit unions and the low level of the industry's reserves after adjustments for accumulated losses. However, continuous efforts by the industry to match interest rates with maturities of assets and liabilities along with on-going efforts to reduce controllable costs have had a positive effect on the financial position of a majority of Ontario's credit unions.

Regulations covering assets/liabilities matching and

the types of liquid assets which can be held were introduced in early 1985 as a means of minimizing the adverse impact of future swings in interest rates. At the same time, sections of the 1983 amendment act were proclaimed, including a provision requiring credit unions to maintain surplus and capital equivalent to five per cent of assets, a target expected to be reached by most credit unions between 1990 and 1995.

Earlier in 1984, the lending activities of the Toronto Board of Education Credit Union became a major concern. Management was taken over by Credit Union Central of Ontario through its loss prevention and rehabilitation service. In early 1985, at its own request, the credit union came under the direction of the Ontario Share and Deposit Insurance Corporation. The ministry continues to monitor the situation in accordance with statutory provisions.

Consolidation within the industry continued with a net reduction of 32 credit unions to 890 from 922. Assets stood at $6.4 billion, up from $6 billion. The movement serves approximately 1.8 million Ontario residents.

The number of co-operatives grew to 824 from 777 the previous year and 725 two years ago. All 45 new co-operatives were involved with housing, bringing to 327 the total number of housing co-ops in Ontario.

Ontario also has 50 farm, farm supply and milk transport co-operatives, 287 day care or nursery co-operatives, 100 consumer or marketing co-operatives and 60 service co-operatives.

■ Insurance

Major endeavors during the year included the feasibility of a Toronto-based Canadian insurance exchange. Provincially-initiated insurance compensation funds were set up to meet obligations to consumers in the event of a company failure in the general or life-health insurance sectors of the industry.

A Canadian insurance exchange, flexible enough to write insurance and re-insurance on risks both from inside and outside Canada, could be a feasible commercial venture, reported an advisory committee assigned to study the possibility of a centralized market facility. It would be independent and self-regulating and could be in operation in 1986.

Following the advisory committee's report, an implementation committee was formed to recommend the selection of consultants to develop the legal, financial, administrative and marketing structure.

Discussions with the insurance industry about compensation funds continued during the year. Financed by the industry, they would safeguard holders of property-casualty and life-health policies.

Study of the feasibility of such funds was initiated by Ontario at a conference of federal and provincial ministers of consumer and commercial relations.

The Canadian Council of Superintendents of Insurance was directed to set up a special committee, chaired by Ontario, to consult with the industry and to develop policy guidelines.

The committee's draft proposal was presented to the ministers in September and, following its acceptance, the committee was directed to prepare a development plan.

Such funds would be based on national standards but operate in a way to recognize provincial jurisdiction.

■ Investigations

Under the re-organization plan, the Investigations Branch assumed an expanded role.

During the year, a major investigation was conducted into alleged frauds against 25 life insurance companies by approximately 50 life insurance agents. Although industry suffered considerable losses, there was no risk to the public.

Charges of fraud were laid by Metro Toronto police and at year-end an investigation by Ontario Provincial Police continued. The Superintendent of Insurance held a licence hearing resulting in an agent's licence being revoked for life, and further hearings were to be held.

Discussions were also held with the industry to safeguard against further abuses.

■ Motor Vehicle Accident Claims Fund

Despite the introduction of compulsory automobile insurance in 1979, the fund continues to play a role in compensating victims of automobile accidents in Ontario caused by uninsured or unidentified vehicles where the victim is not otherwise covered by insurance. A substantial reduction in the number of new claims was recorded — 813 compared with 1,259 the previous year, a decrease of 35 per cent.

There was also a substantial drop in claims payments from $11.6 million to $6.7 million primarily because of a run-off of outstanding claims occurring prior to the introduction of compulsory insurance.

Revenue remained unchanged at $10.7 million and included recoveries of approximately $1 million from the receivers of the Pitts and Cardinal insurance companies.

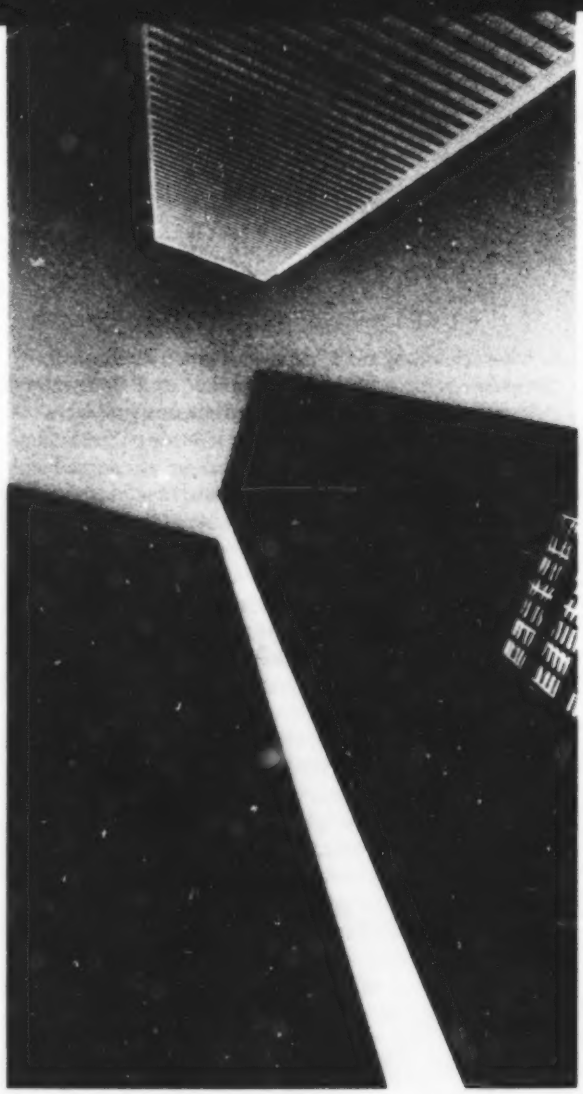
There was a small operating surplus of $1,515,270, sufficient to offset a deficit of $312,010 the previous year. At year-end, there were 1,278 outstanding claims with a total estimated liability of $14.9 million.

■ Cemeteries

More than 2,000 inspections of cemeteries were conducted during the year and approvals given for the expansion or creation of 34 new cemeteries.

The accounts of 47 cemeteries were approved as well as various alterations, additions and filings relating to plans, rules, by-laws and tariffs by nearly 700 applicants.

Also approved were 1,500 returns outlining details of perpetual care and pre-need funds.



The ministry's involvement in Ontario's financial community includes monitoring the financial status and organizational structure of insurance companies, loan and trust companies and credit unions. Through several acts relating to the investment marketplace, the Ontario Securities Commission ensures that capital and commodity futures markets operate with efficiency and integrity in the province.

More than 2,300 public inquiries were handled as well as 72 public complaints. General assistance was also provided to nearly 1,200 cemetery owners and/or operators, comprised mainly of small, volunteer plot-owner groups.

Acts administered:
Cemeteries Act
Compulsory Automobile Insurance Act
Co-operative Corporations Act
Credit Unions and Caisses Populaires Act
Guarantee Companies Securities Act
Insurance Act
Investment Contracts Act
Loan and Trust Corporations Act
Marine Insurance Act
Motor Vehicle Accident Claims Act
Ontario Credit Union League Limited Act
Ontario Deposit Insurance Corporations Act
Prearranged Funeral Services Act
Prepaid Hospital and Medical Services Act
Registered Insurance Brokers Act

Assistant Deputy Minister (Financial Institutions):
George McIntyre

Superintendent of Insurance:
M.A. Thompson

Superintendent of Deposit Institutions:
J.J. Wilbee

Director of Insurance Operations:
R.G. Cooper

Director of Loan and Trust Operations:
D.J.M. Reid (acting)

Director of Investigations:
P. Yakubovich (acting)

Director of Credit Unions and Co-operatives Services:
T.T. Robins

Director of Motor Vehicle Accident Claims Fund:
E.H. Miles

Manager of Cemeteries Regulation:
M. Fitzgerald

Technical Standards

Providing a wide range of expertise on a variety of technical matters, the division is made up of four branches.

Fuels Safety Branch regulates the storage, transportation and dispensing of gasoline and associated products, fuel oils, natural gas and propane. The installation of appliances and devices using such fuels are also regulated as part of the branch's effort to ensure the safe use of these potentially hazardous products.

Pressure Vessels Safety Branch approves the design, construction and installation of boilers and pressure vessels, certifies welders, audits quality assurance programs and licenses operating engineers.

Elevating Devices Branch examines and registers designs of new elevators, escalators, moving walkways, ski and chair lifts, industrial hoists and lifts, and periodically inspects all existing installations.

Upholstered and Stuffed Articles Branch registers the more than 3,000 manufacturers and renovators of stuffed articles, toys, furniture, clothing and so on. Inspections and tests are conducted to prevent the prohibited use of unclean or secondhand filling. Content disclosure labels must be attached to products.

Fuels Safety Branch devoted considerable effort during the year to the safety aspects of alternative fuels to gasoline.

Propane regulations were revised to include the need for vehicle owners to get safety checks at approved inspection stations (vehicle owners whose vehicles did not display a safety sticker could not purchase propane after April 30, 1985).

Specifications were developed for a private sector demonstration of methanol gasoline blends, and regulations were drafted for the use of compressed natural gas (CNG) in motor vehicles.

The branch also worked with the propane industry to develop a consumer awareness program on the need for proper servicing of propane refrigerators. A similar program with the gasoline industry dealt with the use of credit cards at automated self-serve outlets.

Other major projects included a review of possible problems caused by the trend to air-tight homes and drafting legislation for wood-burning appliances. Requirements for digester gas systems at waste water treatment plants were studied. A five-year program to identify unlined chimneys connected with gas-fired appliances was initiated with a view to eliminating the possible hazard. An inventory of unused gasoline storage tanks in southern Ontario was completed.

The branch also took part in the work of several committees of national standards writing organizations, carried out more than 12,000 field inspections, applied 1,000 appliance acceptance labels and issued nearly 40,000 various licences, certificates and contractor registrations.

Pressure Vessels Safety Branch played its part in maintaining the reputation for quality that earned the provincial pressure vessels industry $750 million worth of business last year, nearly half in exports.

This included a bilateral agreement with Romania providing for the branch's approval on behalf of that country of about 50 components of a CANDU nuclear system built in Canada for the eastern European nation.

Similar work had been done in the past on reactor components for Korea and Argentina but the agreement with Romania was the first time such an arrangement had been formalized.

Through a regular inspection program, the Elevating Devices Branch of Technical Standards ensures that elevators, escalators and ski lifts meet standards set by the province. Here, Senior Inspector Bob Nesbit examines the inner workings of an elevator.

Overall, the branch reviewed more than 2,300 new designs, registered more than 700 welding procedures and 30 new quality assurance programs, plus 77 re-qualifications for existing programs.

The branch carried out nearly 50,000 new-construction, in-service, installation or repair inspections, and tested and certified more than 16,000 welders.

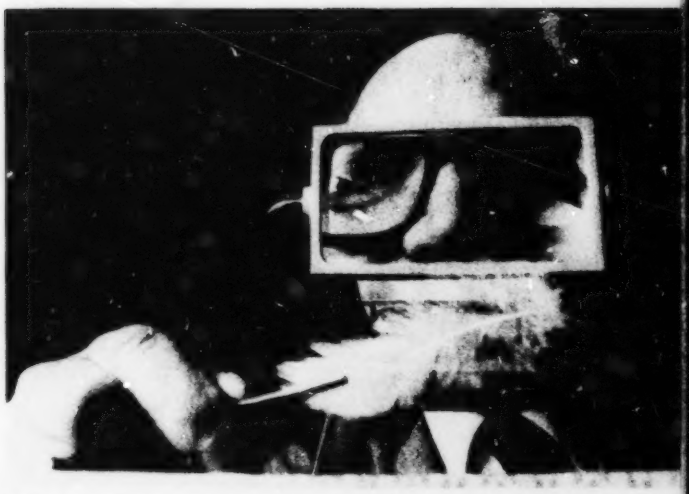
A section of the branch monitoring the operation of power plants issued 2,500 new operating engineer's certificates of qualification and renewed another 9,600.

Elevating Devices Branch carried out nearly 26,000 inspections and completed a report on amusement ride and go-cart operations. In co-operation with national and international authorities, the branch worked on development of safety standards for elevating devices. For the first time, those to be installed in residences of handicapped persons were included.

It was also the first full year of operation for a new accident and incident analysis technique, developed by the branch, leading to more informed input into Canadian standards.

Upholstered and Stuffed Articles Branch carried out nearly 3,000 inspections at the manufacturing, wholesale and retail levels. Merchandise worth more than $8 million was removed from sale for failure to meet regulations.

Because the quality of imports continued to be a concern, importers and distributors were encouraged to contact the branch when in doubt about new product lines from overseas. Advice was also offered at trade shows, expositions and craft shows.



Filling materials for upholstered and stuffed articles are carefully monitored in Ontario. Jack Gleiser, chief inspector with Technical Standards' Upholstered and Stuffed Articles Branch examines a sample of down to ensure that it is properly indicated on the accompanying label.

Acts administered:
Boilers and Pressure Vessels Act
Elevating Devices Act
Energy Act
Gasoline Handling Act
Operating Engineers Act
Upholstered and Stuffed Articles Act

Executive Director:
G.H. Mills

Director of Pressure Vessels Safety Branch:
H.J. Wright

Director of Elevating Devices Branch:
T.G. Smith

Director of Fuels Safety Branch:
R.H. Clendining

Director of Upholstered and Stuffed Articles Branch:
J.D. MacDougall

Office of the Athletics Commissioner

The office was established in 1928 to ensure good conduct in professional boxing and wrestling in Ontario and to protect the safety of participants.

The office approves and assigns judges, referees, timekeepers and physicians for all professional contests.

Redrafting of regulations under the Athletics Control Act continued during the year. The proposed changes would require more extensive medical monitoring of participants and include new kinds of professional combat sports.

At fiscal year-end they had yet be be presented to the government's regulations committee for approval.

In addition to existing medical requirements, the proposed new safeguards will require some participants to undergo a complete medical examination, including neurological testing. This will apply to those who have knockout or technical knockout decisions against them or who, in the opinion of the ringside physician, suffer a severe beating. Failure to undertake the tests will disqualify the participant from future bouts.

Upon adoption, the revised regulations will also recognize development since the act came into being in 1948 of kickboxing and full contact karate, to which the same regulations will apply.

Also during the year, the commissioner ruled a 1983 fight between boxers Eddie Melo and Gary Summerhayes to be "no contest" after Melo's manager-trainer was convicted in court of committing mischief to private property after cutting a glove worn by Melo.

The cut glove delayed the fight for 12 minutes between the fourth and fifth rounds, giving both fighters an unwarranted rest. Melo won the fight on a technical knockout in the seventh round.

The charge was laid by the ministry's Investigation and Enforcement Branch of the Business Practices Division after the glove underwent forensic testing. Boxing gloves are the property of the fight promoter.

Act administered:
Athletics Control Act

Commissioner:
Clyde Gray

Lotteries

In co-operation with municipalities, the branch licenses and controls all non-government lotteries operated by charitable organizations, churches and private companies at agricultural fairs and carnivals. Licensing activities ensure that lottery consumers receive a fair deal and that proceeds raised for community improvement are maximized.

Consumers spent record sums on such gaming events as total public expenditures during the year increased to $452 million or $32 million more than last year. Bingo led the way with a 20 per cent overall increase to $300 million.

Industry participants point to a proportional growth in the number of men and younger persons playing bingo as the major impetus behind continuing growth trends.

For those interested in trying their luck at blackjack and wheels of fortune, Ontario charities hosted more than 1,500 Monte Carlo events in all parts of the province.

The January increase in the maximum allowable bet from $1 to $2 added more interest and should result in a moderate enhancement of charitable revenues. The betting increase was also extended to more than 1,800 wheels of fortune approved for operation at the province's 230 agricultural fairs.

After generating significant amounts for educational and social service work in northern Ontario, the Pot O' Gold lottery discontinued operations in December.

The overall number of charitable raffles continued to grow as new homes, cars and cash, available at good odds, continued to attract the lottery ticket buyer.

Section 190 of the Criminal Code is administered.

Director:
D.F. Speight

Theatres

The Theatres Branch has been responsible for the regulation of film for public exhibition in Ontario since 1911. In December, its responsibilities were expanded to include the classification and approval of home videos and the licensing of video retailers and distributors.

This ensures that films and videos commercially distributed are consistent with community standards and, through classification, the public has a guide to content.

There are four classifications: Family (F), Parental Guidance (PG), Adult Accompaniment (AA), Restricted (R).

The branch also has responsibility to ensure theatres meet provincial standards — primarily concerning safety — and to license distributors, exhibitors and projectionists.

Projectionist Bob Cardwell shows off some of the many films that are reviewed and classified by the Theatres Branch.

Classification and approval of videos and the licensing of video retailers and distributors were added to the branch's jurisdiction by way of amendments to the Theatres Act. The Ontario Censor Board was renamed the Film Review Board of Ontario.

The amendments also provided for an increase in the number of board members and proscribed by regulation the criteria by which the board may refuse to approve films and videos.

Inclusion of the criteria in the regulations was designed to meet requirements of the Charter of Rights and Freedoms concerning restrictions on the freedom of expression.

The branch held meetings with industry representatives and work proceeded on the classification and identification of videos currently available.

When the system is fully implemented, videos will bear an authorized classification sticker when offered for sale or rent.

Board members, now numbering 32, define content as acceptable or unacceptable for commercial distribution and for specific age groups through close contact with community groups and by researching their concerns and values.

Members took part in nearly 100 public meetings and more than 350 news media interviews during the year to assess specific areas of public interest and to explain the board's role.

A total of 2,572 films were reviewed and approved. Another 73 were approved subject to editing and 31 films were not approved.

Major cable TV companies, schools and libraries made increasing use of the board's criteria to assess suitability for their viewing audiences.

An independent annual report on the operations of the Theatres Branch is available through the branch.

Act administered:
Theatres Act

Director:
Mary Brown

Companies

The branch incorporates new businesses, registers sole proprietorships, partnerships and style names of corporations and licenses foreign corporations carrying on business in the province.

It also makes information available to the public about businesses in Ontario, such as the names and addresses of directors, officers and partners and the purpose for which the business was established.

Ontario became the first province to treat all Canadian companies equally when the Extra-Provincial Corporations Act came into effect during the year.

Previously, businesses incorporated federally or in Quebec were not required to have an extra-provincial licence when doing business in this province. However, a licence was required by businesses incorporated in the other eight provinces.

The new act removed that discrepancy and, taking the concept of equal treatment one step further, the Corporations Information Act was amended to provide for uniformity in the filing of corporate information by Canadian business corporations.

Foreign corporations continue to be required to obtain an extra-provincial licence to carry on business in Ontario.

New incorporations amounted to more than 32,000, up by nearly eight per cent. Registration of sole proprietorships and partnerships, including business names and styles, totalled more than 103,000, an increase of nearly 11 per cent.

There are now approximately 357,000 active corporations and 465,000 active sole proprietorships, partnerships and business names or styles registered.

The public conducted more than 280,000 searches of corporate records and 101,000 searches of sole proprietorships, partnerships and style name records.

In an effort to ease overcrowding and provide a more comfortable, business-like environment at the main branch office in Toronto, the public area was doubled in size and redesigned to improve service.

Beyond Toronto, over-the-counter corporation service was expanded to Hamilton and Sault Ste. Marie, bringing the total number of such centres to nine.

The branch also co-operated with the provincial Ministry of Industry and Trade in an informational program to encourage small business. Registrants of sole proprietorships and partnerships were provided with free copies of *Starting a Small Business in Ontario.*

A feasibility study was launched to determine the benefits of computerizing the public files.

Acts administered:
Business Corporations Act, 1982
Corporation Securities Registration Act
Corporations Act
Corporations Information Act
Extra-Provincial Corporations Act, 1984
Limited Partnerships Act
Partnerships Act
Partnerships Registration Act

Director:
E.J. Wells

Companies Branch provides facilities from which the public can determine background information on companies registered to operate in Ontario. Microfiche records can be reviewed on screens like this one to reveal such data as the address of the company, its date of incorporation and the last time it filed information regarding its directors and officers.

Individuals registering a new business can check the ministry's listings to ensure that the name they have chosen is not already in use. The listings are also used to determine if an organization operating in Ontario is registered as a business.

Property Rights

The division maintains records of all registered land transactions through its 65 land registry offices and records liens and securities registered against personal property. The division consists of three main branches: Real Property Registration, Personal Property Security Registration, Legal and Survey Standards. The Land Registration Improvement Project, which will computerize the land registration system, is also a responsibility.

Real Property Registration Branch, which maintains a variety of records relating to ownership and encumbrances on real property, registered more than 1.2 million mortgages, deeds and other documents. Although this was somewhat below the record established a year earlier, the level of registrations remains high.

The Land Registration Reform Act, passed during the year, permits the use of new and simplified legal documents, a computerized property mapping system and a computerized index system in the land registration system of Ontario. The Oxford County registry office at Woodstock has served as a prototype office for these new initiatives.

New standard registration forms were introduced province-wide on April 1, 1985. They are intended to streamline document preparation and registration and to facilitate future conversion to computerized records in the land registration system. Extensive preparations were made to explain the new forms to users — primarily the legal profession — and to staff. More than 12,000 persons attended 100 meetings at 62 locations.

French language forms were made available in five designated areas on a pilot basis.

A user guide, developed to assist clients in the completion and use of the new forms, is offered for sale through the private publishing sector.

Regional administrative offices were opened in London and Newmarket, completing current plans to decentralize general management and administrative aspects of the program.

Services under the Personal Property Security Act were extended to the Newmarket land registry office, bringing to 49 the number of offices providing this essential service. Company incorporation services were extended to the Hamilton and Sault Ste. Marie offices. Ottawa became the fifth land registry office to be equipped with a self-serve document microfilm system.

The three very large Toronto offices were relocated to

new quarters at the Atrium on Bay from their former location at city hall.

A special improvement project to rule out mortgages and their associated discharges from abstract books was started in the Toronto city and Toronto boroughs registry offices. By year-end, more than 1.5 million entries have been ruled out. This improvement, when complete, will not only assist the public and staff in these offices but will reduce the rapidly growing demand for storage space.

The Legal and Survey Standards Branch, responsible for the legal quality of land registration records in the province, confirms the location of boundary lines that have been lost or obliterated and provides quality control for surveys, plans and descriptions in land registry offices.

A pilot project studying the deferred "monumentation" of plans of subdivision (permitting lot lines to be marked following layout of the subdivision) was undertaken in co-operation with the Ministry of Municipal Affairs and Housing, the Ministry of Natural Resources and the Association of Ontario Land Surveyors. This project involved five subdivisions in the city of Mississauga.

In-depth audits of both land titles and registry offices continued, promoting a higher standard of accuracy and uniformity of procedures.

The Personal Property Security Registration Branch processed more than 1.3 million registrations and handled 675,000 inquiries through its personal property security registration system, which enables a lender who has lent money on the security of personal property to register a notice of its security interest ("lien"). Potential buyers or lenders can check the system to determine whether the personal property is free and clear.

A report of the minister's advisory committee on the Personal Property Security Act, recommending repeal of the Corporation Securities Registration Act and integration of existing registrations under that act into the personal property security registration system, was released.

Preliminary analysis started on the total redevelopment of the PPSR system to accommodate the new legislation and to take advantage of technological advances that have developed since the system was designed more than 10 years ago.

Steve Wong operates the dual-screened property mapping work station in the Property Rights Division's Land Registration Improvement Project. Under the name POLARIS, the project endeavors to facilitate retrieval of information regarding land ownership in Ontario.

Acts administered:
Bills of Sale Act
Boundaries Act
Certification of Titles Act
Condominium Act
Land Titles Act
Personal Property Security Act
Registry Act
Land Registration Reform Act

Provincial Property Registrar:
B.F. Webber

Director of Real Property Registration Branch:
R.A. Logan

Director of Personal Property Security Branch:
P.L. Preager (Acting)

Director of Legal & Survey Standards Branch and Registrar, Personal Property Security Registration Branch:
T.M. Rundle

Director of Land Registration Improvement Project:
N.K. Harris

Office of the Registrar General

The Office of the Registrar General is the central gathering agency for vital statistics in Ontario. In addition to providing the record of vital events, the information gathered is coded and collated and provided in statistical form to groups such as the medical profession, environmentalists, epidemiologists, municipal planners, occupational health researchers, and to Statistics Canada.

The data can be invaluable in efforts such as forecasting school requirements and determining common denominators in causes of death.

Births, marriages and deaths all showed small increases over the previous year but the number of divorces declined slightly for the third consecutive year.(See table.)

Final figures for the last year will not be confirmed until later so that the delayed registrations that occur in the current year can be included.

Analysis of statistics for the past four years showed that fewer births occur in January and February, more than 60 per cent of marriages take place between May and September, and the number of deaths is consistent on a month to month basis.

Analysis of the names chosen by parents for their children showed that the most popular names were Jennifer and Michael.

With the exception of a change of name through marriage, more than 2,500 surname changes were recorded, a 15 per cent increase.

Increasing interest in genealogical research during recent years continued last year as more people began to trace their "roots." Nearly 10,000 searches of records, which date back to 1869, were made, an increase of more than 10 per cent.

Although births registered since 1930, marriages since 1979 and deaths since 1980, can be searched by computer, a manual search must be made for information in the earlier records.

The Office of the Registrar General also registers clergy authorized to solemnize marriages and has 17,000 clergy registered.

The Marriage Act allows marriages by "banns" as well as by marriage licences and the ORG last year recorded more than 9,000 such marriages of the more than 72,000 marriages registered.

During the 1984 calendar year, the office issued more than 400,000 certificates, certified copies, genealogical statements and similar documents. Revenues totalled $3.5 million, mostly in fees for certificates and searches.

Acts administered:
Marriage Act
Vital Statistics Act

Deputy Registrar General:
R.E. Drapkin

(Under the Vital Statistics Act, the Minister of Consumer and Commercial Relations is the Registrar General.)

	1984	1983	1982

Legal Services

Legal Services prepared several new pieces of legislation and more than 50 new and amended regulations to existing acts.

Legislation given royal assent and proclaimed during the year in whole or in part:

- **Ministry of Consumer and Commercial Relations Amendment Act**, to permit exchange between ministry branches of confidential information if a criminal offence, such as fraud, is suspected. It also allows information to be given to police under such circumstances. The amendments also spelled out the structure and role of the Commercial Registration Appeal Tribunal, now merged with the Liquor Licence Appeal Tribunal.

- **Theatres Amendment Act**, to extend classification and approval of commercially distributed videos and to license video retailers and distributors. It also changed the name of the Ontario Censor Board to Film Review Board of Ontario and increased the number of appointees.

- **Liquor Licence Amendment Act**, to prohibit licence applicants from making a further application within two years of refusal of an application following a public hearing. The waiting period can, however, be waived if the board believes there have been substantial changes in circumstances.

  Other amendments merged the Liquor Licence Appeal Tribunal with the Commercial Registration Appeal Tribunal and gave authority to the board to make other forms of identification, such as a passport, acceptable for proof of age.

- **Wine Content Amendment Act**, to expand the definition of Ontario wine to include wine made from a combination of Ontario apples and imported apple juice for the making of cider.

- **Extra-Provincial Corporations Act**, to remove anomalies in the treatment of Canadian-registered companies doing business in Ontario. Previously, companies registered federally, by virtue of the constitution, and those registered in Quebec, by virtue of special mutual agreements, were not required to have an extra-provincial licence when doing business in Ontario. However, companies registered in the other eight provinces were.

- **Corporations Information Amendment Act**, to take the concept of equal treatment one step further and bring uniformity in the filing of corporate information.

- **Land Registration Reform Act**, to permit the use of simplified and standardized documents and a computerized mapping system and index.

- **Residential Complexes Financing Costs Restraint Act**, extended for a further 12 months, limiting the portion of a rent increase attributable to increased financing costs as a result of a purchase of a residential complex.

Director:
Ed Ciemiega, Q.C.

Policy and Planning

A wide range of research and analysis projects was undertaken as the Policy and Planning Branch continued to keep the ministry up to date and responsive to the changing needs of society.

Included was a one-day conference for ministry personnel at which socio-economic developments affecting the ministry were examined.

The policy and planning group prepared discussion papers and data on subjects as diverse as the aging of the population, increasing urbanization and the impact of technological advances.

The group's research section also contributed to the work of an implementation committee for a proposed insurance exchange, the Cabinet Committee on Administered Prices and the Ontario Native Council on Justice. Extensive support for a task force report on the province's horse racing industry was also provided.

Another major endeavor was the monitoring of food prices in 34 communities across the province, analyzing trends and comparisons and investigating complaints.

The group's policy analysis section, which co-ordinates the ministry's policy submissions to Cabinet and liaises with the Cabinet Office and Cabinet justice committee, took part in several inter-ministry study committees.

These included committees on the Commission of Inquiry into Residential Tenancies and on proposed federal legislation in such areas as competition policy, bankruptcy, pharmaceutical patents, food standards and copyright.

■ French Language Services

Services in French were more widely used during the year as the ministry geared up its French language program under the guidance of its co-ordinator of French language services.

French-speaking community groups received an increased number of consumer awareness and public safety workshops, while French-language news media requested greater communication in French. More employees took part in French language training to increase the availability of services in both languages.

■ **Some Highlights:** Translation of nearly 100 forms used by the public, bringing the total translated so far to nearly 400 or more than 50 per cent. Almost all public forms used at the Office of the Registrar General are now bilingual and newly translated forms at Companies Branch permit business incorporation in French.

Translation of acts administered by the ministry continued this year. Two more consumer awareness brochures were made available in French: *Consumer Reporting Act* and *Guide to Ministry Services*. A weekly newspaper column on consumer topics initiated for free distribution to more than 300 newspapers in the province, was also provided in translated form to French language news media by the Communications Branch.

Preparation began on a French language version of the successful *Consumers: Start Young!* storybook for preschoolers. The ministry took part in and contributed financially to a TVOntario French language consumer awareness program. A public safety campaign about the need for inspection of propane-powered vehicles was conducted in both languages.

The full text of the interim report of the Ontario Task Force on Financial Institutions and the phase one report of the Commission of Inquiry into Residential Tenancies were made available in French. In similar cases previously, only partial translations were offered.

Most exterior signs on ministry buildings in areas serving French language communities, including LCBO stores, were put in place before year-end.

The first French speaking member of the Ontario Film Review Board was appointed. The first bilingual inspector was also appointed to the credit unions branch.

The Residential Tenancy Commission began to hold hearings in French on request and to issue decisions and findings in that language.

Director:
B.D. Tocher

Support Services

Support Services Division provides comprehensive administrative and technical support to the ministry and most of its agencies, boards and commissions. There are five branches: Personnel Services, Finance and Administrative Services, Internal Audit, Systems Services, Communications Services.

Through the office of the executive director, the division is also responsible for enhancing the working relationships with most of the agencies, boards and commissions reporting to the minister. This ensures a high level of support services is available to them.

The Copy Centre is just one facility available to the ministry through the Support Services Division. Here, Bruno Annecchiarico looks on as Wayne Anthony operates a collator/stitcher.

Personnel Services Branch provides a complete consultative service in personnel matters and is responsible for payroll and benefits administration. Support for initiatives to improve employee relations continued through the establishment of two employee relations committees at division level. Development of a joint union-management education program promoted better understanding of issues of mutual concern.

The branch was also instrumental in setting up a ministry-wide human resources advisory committee to recommend a framework and give future direction to the human resource planning and development process.

Some 500 ministry employees attended management training and development seminars and courses.

The annual two-day Affirmative Action conference was held for regional staff to provide opportunities for skills development and information about career opportunities for women.

System Services Branch supported Affirmative Action through a training program developed for women who demonstrate an aptitute for analytical work. The program, expanded to permit participation by other ministries and agencies, consists of a six-month apprenticeship in systems analysis for qualified candidates.

Participating in Affirmative Action is only one of the ways Systems Services supports the ministry. The branch is responsible for providing services to ministry programs for all aspects of information technology, from needs analysis to development and installation of equipment. Keeping up to date on the rapid advances in information technology, the branch is responsible for maintaining existing systems in good working order and safeguarding the ministry's investment in information technology with appropriate security.

The branch was instrumental in installing a shared word processing system supplying all the functions of integrated office automation, end-user computing and shared facilities where possible by communications links.

A number of major analysis and development projects were completed in the Property Rights, Technical Standards and Financial Institutions divisions and at the Pension Commission of Ontario and Companies Branch.

The Finance and Administrative Services Branch provides financial management, planning, reporting and control systems. Its planning and budgeting sections were merged and a "portfolio" approach developed, assigning a regular client group to planning and budgeting analysts.

In addition to improving service, this approach will create awareness by program personnel of their responsibilities in meeting requests by the government's central agencies, such as Treasury and Management Board.

The expenditure and revenue accounting section continued to maintain a balance between service and control functions. It assisted in the collection of more than $900 million in revenue and ensured the prompt payment of approximately $25 million to 5,000 suppliers of goods and services.

The administrative services section relocated four land registry offices, two offices of the Residential Tenancy Commission and Property Rights' bookbinding unit to larger, more suitable locations for improved customer service and staff morale. Accommodation for six new program offices was also arranged.

After more than 2,000 forms in use at the ministry were reviewed to ensure compliance with the Human Rights Code, 52 were revised and more than 200 updated. More than 100 used by the public were changed to a bilingual format.

Internal Audit Branch reviews and appraises operational, financial and administrative programs to ensure efficient and economic use of resources, adequate controls and compliance with legislation and directives. Consistency in formal responses to requests for provincial audit reports is also ensured by the branch.

Among the nearly 30 audits completed were included comprehensive, value-for-money program reviews, as well as audits of electronic data processing and financial and administrative activities.

The branch also responded to requests for special investigations and critiques of draft policies and regulations.

■ Consumer Awareness

A cornerstone of the ministry's consumer information program is a belief that education is the best way to improve consumers' experience in the marketplace.

Communications Services Branch is responsible for media information, public relations and advertising. More than 380,000 brochures were distributed during the year, offering advice on various consumer topics. How to buy a used car, how to hire trades people for home repairs, and what is involved in getting a refund or exchange were just some issues covered.

Similar issues were covered in Consumer Beats, a regular consumer-awareness newspaper column prepared by the branch. Distributed free to the more than 300 weekly newspapers in Ontario and to other journalists interested in consumer affairs, the column met with great success.Many newspapers are using it on a regular basis. A total of 26 columns were produced.

Communications issued more than 60 news releases and received more than 2,850 calls from the news media. While much of this activity concerned consumer issues, considerable effort involved the regulatory work of the ministry. Publication of special reports of advisory committees, task forces, commissions of inquiry and draft legislation were some of the topics on which information was requested.

The branch's Consumer Information Centre handled more than 120,000 inquiries, either by phone, through the mail, or in person at its storefront operation at 555 Yonge Street in Toronto.

In addition to 23 workshops offered to teachers and community educators, the centre's outreach program had another busy year. A major project successfully launched was a preschool consumer education kit titled *Consumers: Start Young!* consisting of a teacher's manual, resource book, cassette and storybook.

As in the past, the library provided a variety of services and materials to support ministry programs and assist ministry staff, as well as consumer educators in Ontario.

Executive Director:
Helen Vanner

Director of Internal Audit:
John Macpherson

Director of Finance and Administrative Services:
D.H. Rivet

Director of Personnel Services Branch:
D.S. Nagel

Director of Systems Services:
Werner Nuss

Director of Communications Services:
Ab Campion

Commercial Registration Appeal Tribunal

The tribunal provides an independent forum for individuals and companies to appeal decisions by officials of the ministry. Decisions of certain agencies and boards responsible for licensing and registering certain types of regulated businesses can also be appealed before the tribunal.

Its jurisdiction covers matters of issuance, suspension, revocation, renewal of licences, and cease-and-desist orders involving unfair business practices. Consumer reporting agencies, real estate brokers and salesmen, mortgage brokers, automobile dealers and salesmen, collection agencies, homebuilders and travel agencies and wholesalers can appeal to the tribunal.

Hearings under the Ontario New Home Warranties Plan Act and the Travel Industry Act are also held by the tribunal to consider appeals of decisions regarding compensation fund claims.

Appeals considered during the year included the case of a homebuilder who took $210,000 in deposits for new homes that were never built, causing 22 home buyers considerable distress over a 12-month period as closing dates came and went.

The builder requested the hearing to appeal a proposal of the Ontario New Home Warranty Program to revoke his registration under the Ontario New Home Warranties Plan Act. Unregistered builders and vendors cannot legally build or sell homes in Ontario.

The tribunal found the builder had contravened requirements of the act and that revocation of his registration should proceed.

(The home buyers were compensated out of a compensation fund administered by the Ontario New Home Warranty Program, which then launched legal action to recover the money.)

Written decisions and rulings were rendered in 104 cases, 116 were settled without formal hearings and 282 were in progress at the end of the year. A review of the tribunal's decisions is published each year.

Early in the year the Liquor Licence Appeal Tribunal, which hears appeals of decisions by the Liquor Licence Board of Ontario, was merged with the Commercial Registration Appeal Tribunal.

Acts giving jurisdiction to the tribunal:
Bailiffs Act
Business Practices Act
Collection Agencies Act
Consumer Protection Act
Consumer Reporting Act
Credit Unions and Caisses Populaires Act
Discriminatory Business Practices Act
Liquor Licence Act
Mortgage Brokers Act
Motor Vehicle Dealers Act
Ontario New Home Warranties Plan Act
Paperback and Periodical Distributors Act
Real Estate and Business Brokers Act
Travel Industry Act
Upholstered and Stuffed Articles Act

Chairman:
John Yaremko, Q.C.

Liquor Control Board of Ontario

Formed in 1927 and established as a crown corporation in 1975, the board controls the sale and transportation of liquor, establishes government liquor stores and purchases products for sale to the public. The board also controls and supervises the marketing methods of liquor manufacturers and tests their products.

Sales reached $1.6 billion in 1984-85 compared with $1.5 billion the previous year and net income exceeded $600 million for the first time, compared with $542 million a year earlier.

Sales at Brewers' Retail stores totalled $1.1 billion and sales at stores operated by wineries amounted to $43 million.

Details are available in a separate annual report published by the LCBO.

Eight new LCBO stores were opened during the year, bringing the total to 610. Three were relocated to provide more attractive retail space and 12 were converted from counter-style operations to self-serve.

Self-serve stores now account for more than four out of five stores.

Many stores participated in Ontario Bicentennial celebrations by featuring selected Ontario wines in special end-of-aisle displays. Plans were developed to stage more in-store promotions for Canadian distilleries and wineries.

Plans were approved for relocation of the Ottawa rare wines and spirits store to the Rideau Centre development. New rare wines and spirits outlets at the York Mills shopping centre in Metro Toronto and Sherwood Forest Village in Mississauga also reached the approved planning stage.

Early in 1985, the board increased imports of U.S. and overseas beer when a labor dispute closed major breweries in the province for four weeks.

The move was in response to public demands for continuation of beer supplies and from bar and restaurant owners threatened with business losses and employee layoffs.

Supplies of American beer imported specifically to meet shortages caused by the dispute were sold off quickly at discounted prices when the dispute was settled and the breweries resumed production.

An independent annual report on the operations of the Liquor Control Board of Ontario is available through the board.

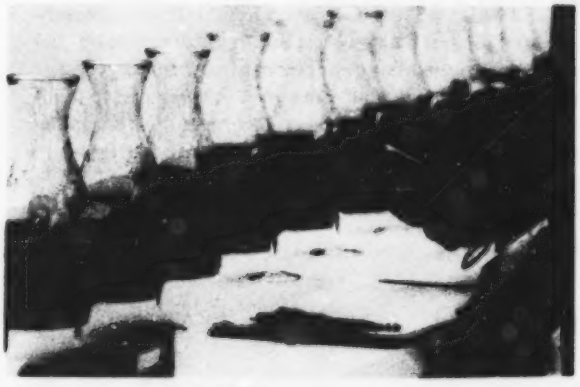
Act administered:
Liquor Control Act

Product Listings

Chairman:
J.W. Ackroyd

Executive Vice-President of Administration:
F.A. MacInnis

Executive Vice-President of Operations:
D.H. Jackman



All wines distributed in Ontario are regularly inspected by the LCBO's professional wine tasters to ensure that a high level of quality is maintained.

Liquor Licence Board of Ontario

Chairman:
Willis L. Blair

Executive Director:
John Flowers

The board licenses and regulates people and premises involved in the sale of beer, wine or spirits. Established in 1946 and re-organized as a crown corporation in 1975, the LLBO also monitors all forms of alcoholic beverage advertising, licenses manufacturers of beer, wine and spirits, and issues Ontario Photo Cards.

	1984-85	1983-84
[redacted]		
[redacted]		

Under a new program launched this year, new licensees and those seeking a variation in their licence are now required to attend a two-hour information seminar.

The program was designed to give licensees a clear understanding of what the law requires and to help them to comply with the regulations. Licensees attending the seminar are given a booklet explaining liquor regulations in layman's terms.

At year's end, almost 2,500 licensees and staff had attended 118 seminars.

Regulations were amended to prohibit short-term price variations, commonly known as "happy hours." An exception was allowed for those business hours when live entertainment may justify a higher price being charged.

The happy hour ban was in response to growing concern about drinking and driving and was supported by many groups, including the hospitality industry.

The Liquor Licence Act was amended to prohibit individuals from re-applying for a licence at the same location within two years of a refusal. However, the board can waive the waiting period if satisfied there has been a significant change in circumstances.

Other amendments gave the board authority to accept alternative forms of proof-of-age, such as passports.

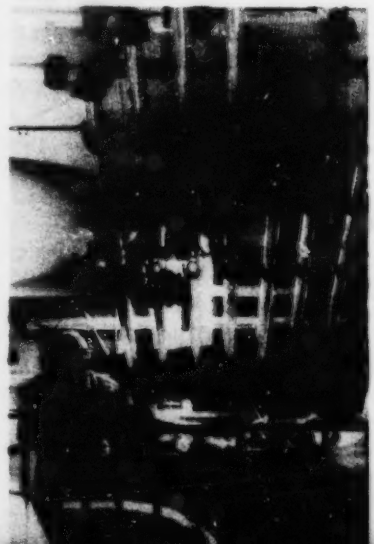
The definition of Ontario wine was expanded to include cider made from a combination of Ontario apples and imported apple juice.

The board collected more than $252 million in revenue, primarily in the form of gallonage fees paid by licensees.

More than 10,000 annual inspections and 26,000 spot checks were made and more than 68,000 Ontario Photo Cards issued, bringing the number issued to date to nearly 600,000. More than 160,000 special occasion permits were granted.

Act administered:
Liquor Licence Act

Although they appear to be emanating light in this picture, the eight pyrex tubes shown here actually contain alcohol. They are among a series of 36 90-inch tubes connected to an eight-foot circle of stainless steel to create one of the LCBO's selector rings. The equipment blends liquor while conveying it from the mixing room to the filling machines where it is bottled.



Ontario Racing Commission

The seven-member commission endeavors to ensure the fair and safe operation of Ontario's race tracks by licensing, regulating and co-ordinating many aspects of the industry.

The Racing Commission Act gives authority to license all participants, set race dates, deal with industry matters as they occur and take disciplinary action when necessary. However, Agriculture Canada is responsible for parimutuel betting, the testing of horses for prohibited substances (with certain powers delegated to the commission) and the monitoring of races by video.

The racing industry employs more than 30,000 people, directly or indirectly, making it a very important source of employment in the province.

With 21 race tracks and more than 1,800 race dates, the Ontario Racing Commission supervises one of the largest racing jurisdictions in North America. Last year wagering topped $826.5 million on standardbred, thoroughbred and quarter horse racing.

Attendance was more than six million and revenue for the provincial government amounted to $61.3 million, of which $19.8 million was rebated to the industry in supplemental purse grants, equine research grants and the Ontario Sires Stakes program.

Ontario-bred horses won $169,000 of the $200,000 in purses at the second running of the Quebec/Ontario Sires Stakes Challenge, bettering the previous year's $156,000.

The average price paid for standardbred and thoroughbred yearlings continued its upward trend.

Increased computerization has improved access to information on participants in the Ontario Sires Stakes program with a direct-line hookup to the breed's registering body.

In early 1985 the thoroughbred industry was granted an increased number of late afternoon post times.

Concern by Ontario harness horsemen that their traditional evening racing was being threatened brought about a 26-day shutdown of standardbred racing in Toronto and a six-day boycott of eight other tracks.

With negotiations at an impasse, the Premier's Office intervened and an agreement was reached over the contentious issues. Part of the settlement included the formation of a three-member committee headed by the Hon. Frank Drea to look into issues of mutual concern for both standardbred and thoroughbred interests.

Diligent supervision of tests to curb drug and alcohol abuse proved successful — laboratory tests uncovered 50 incidents of horses given restricted substances, down from 77 the previous year.

Breathalyzer testing of human participants directly involved with horses was carried out on a random basis. Plans were developed to test all participants at every supervised raceway on every race day, contributing to safety on the track and a positive image of the sport off the track.

An independent annual report on the operations of the Ontario Racing Commission is available through the commission.

Act administered:
Racing Commission Act

Chairman:
T.E. Yates

Director:
W.R. McDonnell

The Ontario Racing Commission's support of the province's standardbred racing industry has helped to encourage foreign investment in Ontario. Buyers from many countries have purchased Ontario-bred horses and trained them here as well.

Ontario Securities Commission

The Ontario Securities Commission, a two-tiered administrative agency comprised of a tribunal and a permanent staff, is charged with promoting investor confidence in capital markets and with encouraging the formation of capital.

The tribunal is made up of the chairman and vice-chairman and seven part-time commissioners. Headed by a director, the staff operation is made up of four operating branches: Corporate Finance, Enforcement and Market Regulation, Registration and Commodity Futures.

The OSC assesses the honesty and reputation of those carrying on business in the securities and commodity futures markets and enforces minimum standards of conduct.Eligibility for exemption from disclosure requirements is assessed and offering documents are reviewed for compliance with statutes and policies.

The commission oversees and monitors the activities of self-regulating organizations such as the Toronto Stock Exchange and the Toronto Futures Exchange.

A series of well-publicized takeover bids thrust the OSC into the media spotlight in early 1985. However, there were a number of other significant initiatives and activities undertaken by the commission during the year.

The commission held 39 hearings and public meetings, the most significant being a review of restrictions on foreign ownership of securities companies and ownership by non-securities interests.

Representatives of major Canadian stock exchanges, financial institutions, investment dealers, public corporations and interested Canadian and foreign individuals participated in the review, which included extensive written submissions and three weeks of public meetings.

The report of the commission made recommendations for major changes in criteria for entry into and ownership in the Ontario securities industry by non-residents, financial institutions and other corporations and individuals not now involved in the industry.

In its report, the commission adopted what it termed a free market approach limited by certain over-riding public policy considerations.

The commission also acted during the year to protect the interests of Ontario investors in the proliferation of new or complex investment instruments.Rulings and policy statements specifying disclosure and other requirements, for example, were issued for non-voting shares and zero-coupon or "strip" bonds.

The commission also worked for increased uniformity and simplification of the regulatory system for the benefit of all participants in the market.For instance, after a public hearing, the commission issued a Recognized Options Rationalization Order in respect of exchange-traded options. Co-ordinated with securities administrators across Canada, the resulting national rationalized trading scheme recognized options cleared through recognized clearing corporations, accompanied by generic summary disclosure statements.

Commission staff reviewed 533 offering documents and approved the issue of securities worth in excess of $7 billion, an increase of six per cent over the previous year.

Relaxation of capital requirements and elimination of the earnings test for issuers using the Prompt Offering Prospectus ("POP") system improved access to capital for large reporting issuers.

Legislation

The Securities Act was amended to require the federal and all provincial governments, crown corporations and crown agencies to comply with legislation in the same manner as any other investors, subject to certain constitutional exemptions.

The OSC took a leadership role in co-ordinating a review by all major Canadian securities administrators of takeover bid legislation, dealing with revisions to the rules governing takeover bids and issuer bids.The resulting bill received first reading in December.

The commission hosted the ninth annual International Conference of Securities Commissions and Similar Organizations. Representatives and observers from 32 countries and from all Canadian provinces and territories attended.

Topics included international co-ordination of securities regulation, integration of financial services and current developments in securities markets. The report of conference proceedings is being produced in English, French, Spanish and Portuguese for international distribution.

The commission maintains close contact with securities administrators in other jurisdictions and regularly seeks the views of industry through advisory bodies, the newest of which — the securities advisory committee — is comprised of members of the legal profession.

Two other advisory bodies address commodity futures and financial disclosure.

Acts administered:
Commodity Futures Act
Deposits Regulation Act
Securities Act
Toronto Futures Exchange Act
Toronto Stock Exchange Act

Commission Chairman:
Peter J. Dey, Q.C.

Commission Chairman-designate
Stanley M. Beck, Q.C.

Vice-Chairman:
Charles R.B. Salter, Q.C.

Director:
Ermanno Pascutto

Deputy Director of Registration:
C.E. Goad

Associate Director of Finance & Administration:
Shirley Jagt

Deputy Director of Enforcement:
John F. Leybourne

Deputy Director of Corporate Finance:
Robert E. Steen

Deputy Director of Commodity Futures:
David D. Walters

Pension Commission of Ontario

The broad mandate of the commission is to promote the establishment, extension and improvement of pension plans in Ontario. More specifically, the commission accepts plans for registration, monitors the funding of such plans and cancels certificates of registration if they fail to comply with requirements of the Pension Benefits Act and its regulations.

The commission also administers the Pension Benefits Guarantee Fund, established in 1980 in response to concerns about the status of employees affected by plant closures and whose employer-sponsored plans were not fully funded at wind-up.

Ontario is the only province in Canada with such a fund. Only four countries in the world offer this protection.

It was a busy year, highlighted by growing interest among workers in their pension plans and an expansion of the commission's role beyond regulation to include help and advice to both workers and those involved in the pension industry.

This heightened interest includes recognition that pensions are really deferred compensation, that workers' increased mobility requires some form of plan portability, and that economic uncertainty increases the need for pension protection.

New legislation also requires more information be given to plan members. With further legislation and improved standards likely, the commission expects to be called upon even more, fulfilling a role stressing education, consultation and communication.

Activities during the year included:

- a seminar to help industry, unions, lawyers and financial institutions in their dealings with the commission;
- assisting employees whose company had sold its Canadian operations and allowed the collective bargaining agreement to expire, leaving the status of pension funds in doubt;
- assisting a financially-troubled company in a debt restructuring program allowing the pension plan to continue;
- assuming control of pension plans and their administration for the purpose of distributing assets on wind-up;
- publicizing operating rules and clarifying regulations by way of public bulletins;

■ meeting with individual consulting firms to counsel and assist in specific areas of interest.

The commission responded to more than 21,000 inquiries, registered 1,139 new plans covering 32,154 employees and approved wind-up and distribution of assets for approximately 384 terminated plans. Actuarial reports and cost certificates were processed and examined for 6,000 plans and more than 8,200 plans registered with the commission were monitored.

Applications during the year for registration of new plans totalled 1,020, indicating continuing and strong interest in pensions.

The commission approved a refund of surplus assets of $176-million to 70 currently active plans and $72-million for 74 wound-up plans. In the case of active plans, the refunds were used primarily to reduce company debt or to finance expansion programs.

■ Guarantee Fund

During the past year, the Pension Benefits Guarantee Fund paid out nearly $2-million to workers at bankrupt CCM Inc. and Damas and Smith Ltd.

In the case of CCM, the commission acted as the plan's administrator and was successful in recovering $216,000 from the estate.Similar action was being pursued regarding Damas and Smith Ltd.

As for the assets of the fund, the financing formula continued to support guaranteed benefits and the fiscal year closing balance was in excess of $3 million.

To make investment decisions and to maximize earnings, the commission invited financial institutions and brokerage houses to compete for this business.Royal Trust was selected as custodian and Hodgson, Robertson, Laing as investment manager.

These companies act as agents only with complete control of overall investment policy remaining with the commission.

■ Pension Reform

Several meetings at the ministerial level were held during the year to develop a consensus among the provinces for a uniform set of pension laws to apply across Canada.

Many issues were resolved and an announcement of the final position is anticipated in the near future.

■ Special Studies

In response to growing public demand for information on the funded status of plans, the commission released two studies. One examined the funded status of large defined-benefit plans registered with the commission, the second examined the actuarial assumptions and methods used in developing plan costs.

■ Discussion Paper

As a member of the Canadian Association of Pension Supervisory Authorities (CAPSA), the commission participated in efforts to resolve uniformity issues.A CAPSA discussion paper on uniform investing regulations was released inviting comments from interested parties.

Act administered:
Pension Benefits Act

Commission Chairman:
J.C. Maynard

Superintendent of Pensions:
G.P. Salamat

Residential Tenancy Commission

The RTC was established in 1979 to administer the province's rent review program, which limits rent increases on certain residential properties.

Landlords are required to obtain the Residential Tenancy Commission's approval for increases exceeding six per cent, while tenants can appeal any increase, including those within the limit. Tenants paying increases judged improper can apply for a rebate.

Following extensive deliberations, a government-appointed Commission of Inquiry into Residential Tenancies presented its phase one report containing 65 recommendations for improvements and changes in the rent review system.

This included commissioning 16 research papers on various aspects of rent review and some 80 days of public hearings involving 120 written submissions and the testimony of 140 witnesses.

Phase two of the inquiry is looking at the objectives of rent regulations, ways of achieving those objectives and developing means of assessing the practical difficulties likely to be encountered.

The government announced planned legislation to strengthen the voice of both tenants and landlords on the Residential Tenancy Commission. Several new initiatives, including a four per cent limit on increases and greater incentives for landlords, were also announced.

The Residential Complexes Financing Costs Restraint Act was extended for another year, to the end of 1985. The act limits to a maximum of five per cent the portion of an increase attributable to increased financing costs as a result of the purchase of a residential complex.

Six landlords were convicted during the year for rent review violations. Four were convicted of breaching Residential Tenancy Commission orders limiting rent increases and were fined amounts between $1,000 and $7,500.

Two were found in contempt of the commission, one for continuing contravention of Residential Tenancy Commission orders restricting rent increases, the other for refusing to provide information and give testimony. In the first case the landlord was fined $20,000 and in the second the landlord agreed to co-operate and there was no fine.

The number of landlords seeking increases exceeding six per cent continued to fall, as did the number of tenants appealing proposed increases. The number of tenants seeking rent rebates was up slightly. (See table).

The average rental increase permitted was 10 per cent, although requests averaged nearly 16 per cent. Rebates averaged $757 for a total for the year of more than $1.24 million, up slightly from last year.

The Residential Tenancy Commission handled more than 300,000 inquiries and successfully mediated more than 2,000 tenant-landlord rent disputes without formal hearings.

An independent annual report on the operations of the Residential Tenancy Commission is available through the commission.

Activities	1984-85	1983-84

Through many hearings requested by both landlords and tenants in Ontario, the Residential Tenancy Commission endeavored to maintain rent increases at an equitable level.

Acts administered:
Residential Tenancies Act
Residential Complexes Financing Costs Restraint Act

Chief Tenancy Commissioner:
P.C. Williams

■ Independent Agencies

In addition to the boards and commissions reporting directly to the minister, there are several agencies which operate independently under ministry legislation.

■ **The Facility Association** is an insurance industry organization which maintains a residual market insurance pool to provide automobile insurance for drivers having difficulty obtaining insurance, usually because of age or driving record.

It reports through the Superintendent of Insurance under the Compulsory Automobile Insurance Act and publishes its own annual report.

■ **The Ontario New Home Warranty Program** is supported by the homebuilding industry and covers buyers' deposits and builders' warranties in the event of a builder's failure.

It reports through the ministry's Business Practices Division under the Ontario New Home Warranties Plan Act and publishes its own annual report.

■ **The Ontario Share and Deposit Insurance Corporation** is a self-supporting Ontario crown corporation with the primary role of providing deposit insurance for credit unions and caisses populaires. It publishes its own annual report.

■ **The Registered Insurance Brokers of Ontario** (RIBO) registers and regulates general insurance brokers. (It does not include life-health insurance.)

RIBO reports through the Superintendent of Insurance under the Registered Insurance Brokers Act and publishes its own annual report.

■ **The Travel Industry Act Compensation Fund** is an industry-financed fund which compensates consumers who paid for, but did not receive, travel services because of bankruptcy or other business failure.

The fund reports through the ministry's Business Practices Division under the Travel Industry Act.

Legislation Administered

The following is a list of acts administered by this ministry.

Apportionment Act
Assignments and Preferences Act
Athletics Control Act

Bailiffs Act
Bills of Sale Act
Boilers and Pressure Vessels Act
Boundaries Act
Bread Sales Act
Business Corporations Act
Business Practices Act

Cemeteries Act
Certification of Titles Act
Collection Agencies Act
Commodity Futures Act
Compulsory Automobile Insurance Act
Condominium Act
Consumer Protection Act
Consumer Protection Bureau Act
Consumer Reporting Act
Co-operative Corporations Act
Corporation Securities Registration Act
Corporations Act
Corporations Information Act
Credit Unions and Caisses Populaires Act

Debt Collectors Act
Deposits Regulation Act
Discriminatory Business Practices Act

Egress from Public Buildings Act
Elevating Devices Act
Energy Act
Extra-Provincial Corporations Act

Factors Act

Gas Handling Act
Guarantee Companies Securities Act

Insurance Act
Investment Contracts Act

Land Registration Reform Act
Land Titles Act
Limited Partnerships Act
Liquor Control Act
Liquor Licence Act
Loan and Trust Corporations Act

Marine Insurance Act
Marriage Act
Ministry of Consumer and Commercial Relations Act
Mortgage Brokers Act
Motor Vehicle Accident Claims Act
Motor Vehicle Dealers Act

Ontario Credit Union League Limited Act
Ontario Deposit Insurance Corporation Act
Ontario New Home Warranties Plan Act
Operating Engineers Act

Paperback and Periodical Distributors Act
Partnerships Act
Partnerships Registration Act
Pension Benefits Act
Personal Property Security Act
Prearranged Funeral Services Act
Prepaid Hospital and Medical Services Act

Racing Commission Act
Real Estate and Business Brokers Act
Registry Act
Residential Complex Sales Representation Act
Registered Insurance Brokers Act
Residential Complexes Financing Costs Restraint Act
Residential Tenancies Act

Securities Act

Theatres Act
Toronto Futures Exchange Act
Toronto Stock Exchange Act
Travel Industry Act

Unclaimed Articles Act
Upholstered and Stuffed Articles Act

Vital Statistics Act

Wine Content Act

Financial Statements

Revenues

	1984-1985 $	1984-1985 %	1983-1984 $	1983-1984 %
Ministry Administration Program	369,839	0.04	255,847	0.03
Commercial Standards Program				
Securities Commission	1,883,025	0.20	1,498,269	0.18
Pension Plans	615,859	0.07	627,805	0.08
Financial Institutions	3,725,477	0.40	1,403,163	0.17
Companies	10,255,166	1.10	9,080,365	1.10
Business Practices	2,104,426	0.23	2,724,778	0.33
Sub-Total	18,583,953	2.00	15,334,380	1.86
Motor Vehicle Accident Claims	10,700,726	1.16	9,858,171	1.20
Security Bonds	318,174	0.03	487,983	0.06
Security Deposit – Foreign Lands	66,000	0.01	119,531	0.01
Total	29,668,853	3.20	25,800,065	3.13
Technical Standards Program				
Operating Engineers	254,234	0.03	240,928	0.03
Pressure Vessels	1,510,429	0.16	1,659,963	0.21
Elevating Devices	1,883,246	0.21	1,997,785	0.24
Fuels Safety	1,246,484	0.13	1,176,617	0.14
Upholstered & Stuffed Articles	228,367	0.02	189,341	0.02
Total	5,122,760	0.55	5,264,634	0.64
Public Entertainment Standards Program				
Regulation of Horse Racing	1,343,823	0.14	1,429,725	0.18
Theatres, Lotteries & Athletics Commissioner	1,128,348	0.12	1,261,722	0.15
Sub-Total	2,472,171	0.26	2,691,447	0.33
Security Deposit – Athletics Commissioner	600	0.00	1,200	0.00
Total	2,472,771	0.26	2,692,647	0.33
Property Rights Program				
Real Property Registration	23,909,596	2.58	23,429,273	2.84
Personal Property Registration	7,370,143	0.79	6,776,219	0.82
Sub-Total	31,279,739	3.37	30,205,492	3.66
P.P.S.R. Assurance Fund	662,329	0.07	574,605	0.07
Total	31,942,068	3.44	30,780,097	3.73
Registrar General Program				
Registrar General	3,506,149	0.38	3,443,699	0.42
Total	3,506,149	0.38	3,443,699	0.42
Liquor Licence Program				
Liquor Licence Board	252,739,250	27.24	236,239,520	28.65
Total	252,739,250	27.24	236,239,520	28.65
• **Liquor Control Board of Ontario**				
Liquor Control Board of Ontario – Profits	602,000,000	64.89	520,000,000	63.07
Total	602,000,000	64.89	520,000,000	63.07
MINISTRY TOTAL REVENUES	927,820,890	100%	824,476,509	100%

• *Responsibility for reporting profits from the Liquor Control Board of Ontario was transferred from the Ministry of Revenue as of April 1, 1983.*

Expenditures

	1984-1985 $	1984-1985 %	1983-1984 $	1983-1984 %
Ministry Administration Program	9,227,348	7.0	7,841,225	5.4
Commercial Standards Program				
Securities Commission	5,269,930	4.0	5,592,980	3.8
Pension Plans	1,225,423	0.9	968,279	0.7
Financial Institutions	11,231,543	8.5	19,938,655	13.6
Motor Vehicle Accident Claims	–	–	–	–
Companies	2,474,276	1.9	2,499,227	1.7
Business Practices	5,991,581	4.5	5,764,913	3.9
Commercial Registration Appeal Tribunal and Liquor Licence Appeal Tribunal	338,885	0.3	345,512	0.2
Investor Compensation	–	–	6,563,575	4.5
Sub-Total	26,531,638	20.1	41,673,141	28.4
Payments from Motor Vehicle Accident Claims Fund	9,185,455	6.9	14,580,518	10.0
Deposit & Trust Accounts	123,890	0.1	115,727	0.08
Security Bond Forfeiture	734,695	0.5	268,598	0.2
Non-Budgetary Expenditure	239,442	0.2	–	–
Total	36,815,120	27.8	56,637,984	38.7
Technical Standards Program				
Program Administration	415,740	0.3	643,700	0.4
Operating Engineers	268,727	0.2	284,261	0.2
Pressure Vessels Safety	2,550,409	1.9	2,505,186	1.7
Elevating Devices	2,348,285	1.8	2,222,238	1.5
Fuels Safety	3,045,667	2.3	2,919,333	2.0
Upholstered & Stuffed Articles	289,172	0.2	285,885	0.2
Total	8,918,000	6.7	8,860,603	6.0
Public Entertainment Standards Program				
Regulation of Horse Racing	25,356,686	19.2	23,888,866	16.3
Theatres, Lotteries & Athletics Commissioner	1,019,020	0.8	960,486	0.7
Sub-Total	26,375,706	20.0	24,849,352	17.0
The Financial Administration Act	1,700	–	500	–
Total	26,377,406	20.0	24,849,852	17.0
Property Rights Program				
Program Administration	2,478,044	1.9	1,858,047	1.3
Real Property Registration	21,400,114	16.2	19,869,937	13.5
Legal and Survey Standards	2,234,070	1.7	2,200,442	1.5
Personal Property Registration	5,697,694	4.3	5,537,521	3.8
The Registry Act	2,632	–	1,230	–
Personal Property Security Assurance Fund	17,987	–	–	–
Total	31,830,541	24.1	29,467,177	20.1
Registrar General Program				
Registrar General	4,584,292	3.5	4,466,928	3.0
Vital Statistics Act	330	–	410	–
Total	4,584,622	3.5	4,467,338	3.0
Liquor Licence Program				
Liquor Licence Board	7,023,870	5.3	6,590,390	4.5
Total	7,023,870	5.3	6,590,390	4.5
Residential Tenancy Program				
Residential Tenancy Commission	7,442,335	5.6	7,735,089	5.3
Total	7,442,335	5.6	7,735,089	5.3
MINISTRY TOTAL EXPENDITURES	132,219,242	100%	146,449,658	100%

Organization of the Ministry

Minister

Hon. Robert Elgie, M.D.
April 1, 1984 – February 7, 1985

Hon. Gordon Walker, Q.C.
February 8, 1985 – March 31, 1985

The following agencies, boards and commissions report directly to the Minister.

Commercial Registration Appeal Tribunal
Chairman: J. Yaremko
Registrar: A. Verge

Liquor Control Board of Ontario
Chairman: J.W. Ackroyd
General Manager: F.A. MacInnis

Liquor Licence Board of Ontario
Chairman: W.L. Blair

Ontario Racing Commission
Chairman: T.E. Yates
Director: W. McDonnell

Ontario Securities Commission
Chairman: P.J. Dey
Director: C.R. Salter

Pension Commission of Ontario
Chairman: J.C. Maynard
Superintendent: G.P. Salamat

Residential Tenancy Commission
Chief Tenancy Commissioner:
P.C. Williams

Deputy Minister

Donald A. Crosbie, Q.C.
reports directly to the Minister.

The following divisions, branches, offices and services report to the Deputy Minister.

Business Practices Division
Executive Director: R.A. Simpson

Companies Branch
Director: E.J. Wells

Legal Services
Director: E. Ciemiega

Office of Registrar General
Deputy Registrar: R.E. Drapkin

Policy and Planning
Director: B. Tocher

Property Rights Division
Provincial Property Registrar:
B.F. Webber

Support Services Division
Executive Director: H.A. Vanner

Technical Standards Division
Executive Director: G.H. Mills

Theatres Branch / Film Review Board
Director: M.E. Brown

Financial Institutions Division

Assistant Deputy Minister

George McIntyre
reports to the Deputy Minister.

The following offices report to the Assistant Deputy Minister.

Insurance
Superintendent: M.A. Thompson

Deposit Institutions
Superintendent: J.J. Wilbee